

# ACADEMIC BANK OF CREDITS (ABC)

## AWARENESS

# WHAT ARE ACADEMIC BANK OF CREDITS (ABC)?

- ABC/ Automated Permanent Academic Account Registry (APAAR) is a digital identification system for all students in India.
- Every student in India is required to register for APAAR/ABC ID - a unique 12-digit code.
- This is used to digitally store, manage, and access all their academic credits, including degrees, diplomas, certificates, training details, and co-curricular accomplishments.
- It helps the students for easily transfer from one institute to another or to resume their studies if they choose to leave their courses for a while.

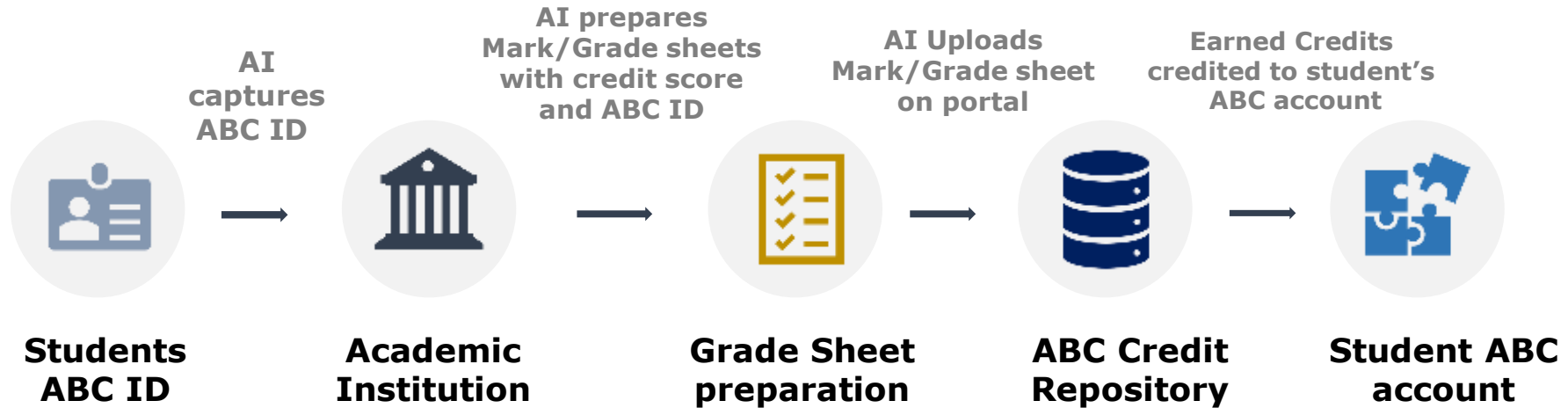
# How are credits counted and accumulated?

- Each course has a number of credits assigned to it.
- The student must achieve the specified number of credits given in the course.
- 1 credit is equivalent to 15 hours of theory learning in class for a duration of semester.
- 1 credit is equivalent to 30 hours practical work in labs for a duration of semester.
- Credits can also be earned through seminar and paper presentation, group work, assignments, class tests, examinations, community work, field trips, and other academic activities.
- Credits are thus based on Attendance and Participation in the academic activities.

# ABC Benefits

- The idea is to “**remove rigid boundaries and create new possibilities**” for students to choose and learn the subjects of their choice.
- ABC brings a creative combination of disciplines for study with multiple entries and exit points.
- Only verified academic institutions can upload credits.
- Improves transparency and helps to build a more flexible approach to curriculum design and development.
- Stores student credit for a shelf life of 7 years.
- Transfer credit through a single window after approval of source and destination academic institution.
- Increases the student’s freedom in choosing their courses & academics.
- Enables the student to drop out in any year and then exchange the credits earned so far with a certificate/diploma if they are eligible.
- They can redeem the credits and rejoin the same or any other institute in the future and continue their education.
- The institutes cannot keep the students in the courses against their will.
- It will provide the opportunity for students to tailor their degrees or make specific modifications or specializations rather than undergoing the rigid, regularly prescribed degree or courses of a single university or autonomous college.

# Academic Bank of Credits - How ABC Works!



**\*AI= Academic Institutions**

# Current Strategies of ABC implementation

- Sensitizing students & Faculty Members through Campaigns, Training & Workshops.
- Students ABC ID Creation
- Mandate ABC ID for various forms like Admission & Examination forms to Upload credit score with ABC ID.
- Inform Students to fetch digital certificates and check credits accumulated in Students ABC accounts.

# HOW TO CREATE AN ABC ID?

- **AADHAR NUMBER AND MOBILE NUMBER LINKED TO AADHAR NUMBER ARE COMPULSORY**
- **DIGILOCKER ACCOUNT IS COMPULSORY**
- DIGILOCKER is a digitization service provided by the Government of India.
- DigiLocker allows access to digital versions of various documents including driver's licenses, vehicle registration certificates and academic mark sheets which are equivalent to hard copies of the same.
- It also provides 1 GB storage space to each account to upload scanned copies of their documents.

# How to create an account on DIGILOCKER

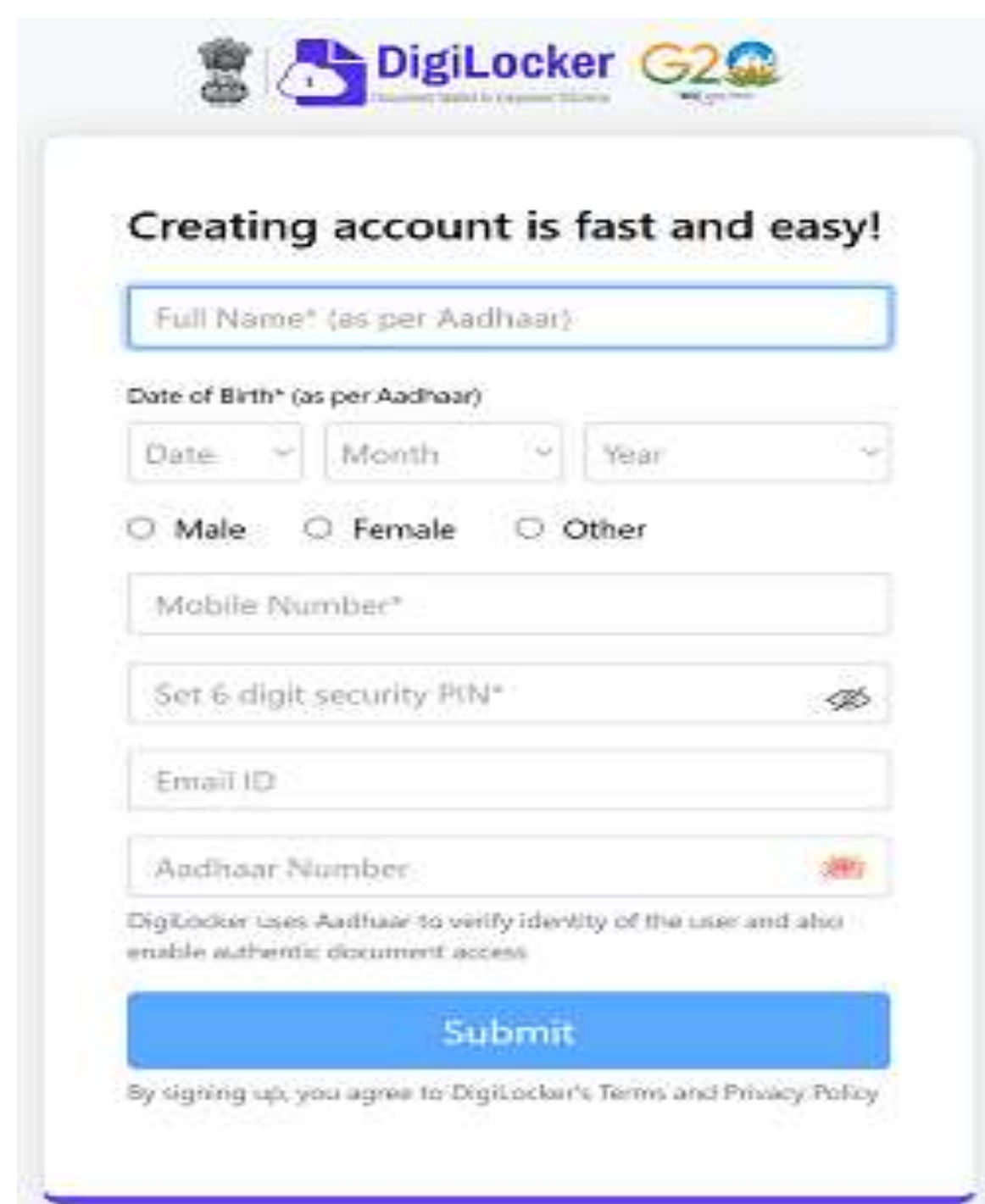
- Through the Digilocker website
- <https://www.digilocker.gov.in/>
- Through the Digilocker app on your smartphone
- Download the Digilocker app from Google play
- Digilocker app from Google Play Link given below:  
[https://play.google.com/store/apps/details?id=com.digilocker.android&pcampaignid=web\\_share](https://play.google.com/store/apps/details?id=com.digilocker.android&pcampaignid=web_share)








# Digilocker App Sign up page

- Obtaining ABC ID through the Digilocker App
- Open the Digilocker App on your phone
- Enter your name (as per Aadhar)
- Enter your date of birth (as per Aadhar)
- Enter Gender
- Enter Mobile Number (linked to Aadhar)
- OTP will be sent to the mobile number given by user.
- Set password of 6 numbers
- Enter email id
- Enter Aadhar number
- Check info before clicking SUBMIT
- An OTP will be sent to the mobile number entered



The screenshot shows the Digilocker app's sign-up interface. At the top, there are logos for the Government of India, Digilocker, and G20. The main heading is "Creating account is fast and easy!". The form includes several input fields: "Full Name\* (as per Aadhaar)", "Date of Birth\* (as per Aadhaar)" with dropdowns for Date, Month, and Year, radio buttons for Gender (Male, Female, Other), "Mobile Number\*", "Set 6 digit security PIN\*" with an eye icon, "Email ID", and "Aadhaar Number" with a red asterisk. A disclaimer states: "Digilocker uses Aadhaar to verify identity of the user and also enable authentic document access". A large blue "Submit" button is at the bottom, followed by the text: "By signing up, you agree to Digilocker's Terms and Privacy Policy".

  **DigiLocker** 

**Creating account is fast and easy!**


Full Name\* (as per Aadhaar)

Date of Birth\* (as per Aadhaar)


Date Month Year

☐ Male ☐ Female ☐ Other

Mobile Number\*

Set 6 digit security PIN\* 

Email ID




Aadhaar Number 

DigiLocker uses Aadhaar to verify identity of the user and also enable authentic document access

**Submit**


By signing up, you agree to Digilocker's Terms and Privacy Policy

- Enter the OTP that is sent to the registered mobile and hit the “Submit” button again

**DigiLocker**  
Document Wallet to Empower Citizens

## Verify Mobile OTP

DigiLocker has sent you an OTP to your mobile  
(xxxxxx2016)



Please enter 6 digit OTP to complete verification

Submit

Wait for OTP **00:54**, do not refresh or close!

- A new account will be created.
- Now verify your Aadhar through OTP

Government of India

Skip to main content | A- A+ | English

  **DigiLocker**  
Your documents anytime, anywhere

 **Digital India**  
Power To Empower

[Sign In](#) [Sign Up](#) [Partners](#)

Your DigiLocker account was created successfully!

To Get The Best From DigiLocker, Enter Your Aadhaar Number

 **AADHAAR**

☐ I give my consent to DigiLocker to use my Aadhaar number & OTP to fetch my eKYD details from UIDAI for availing services through it.

**SUBMIT**

[Don't have Aadhaar? Continue here >>](#)

## Verify Aadhaar OTP

UIDAI has sent a temporary OTP to your mobile ending in \*\*\*\*\*0048(valid for 10 mins).

Enter OTP

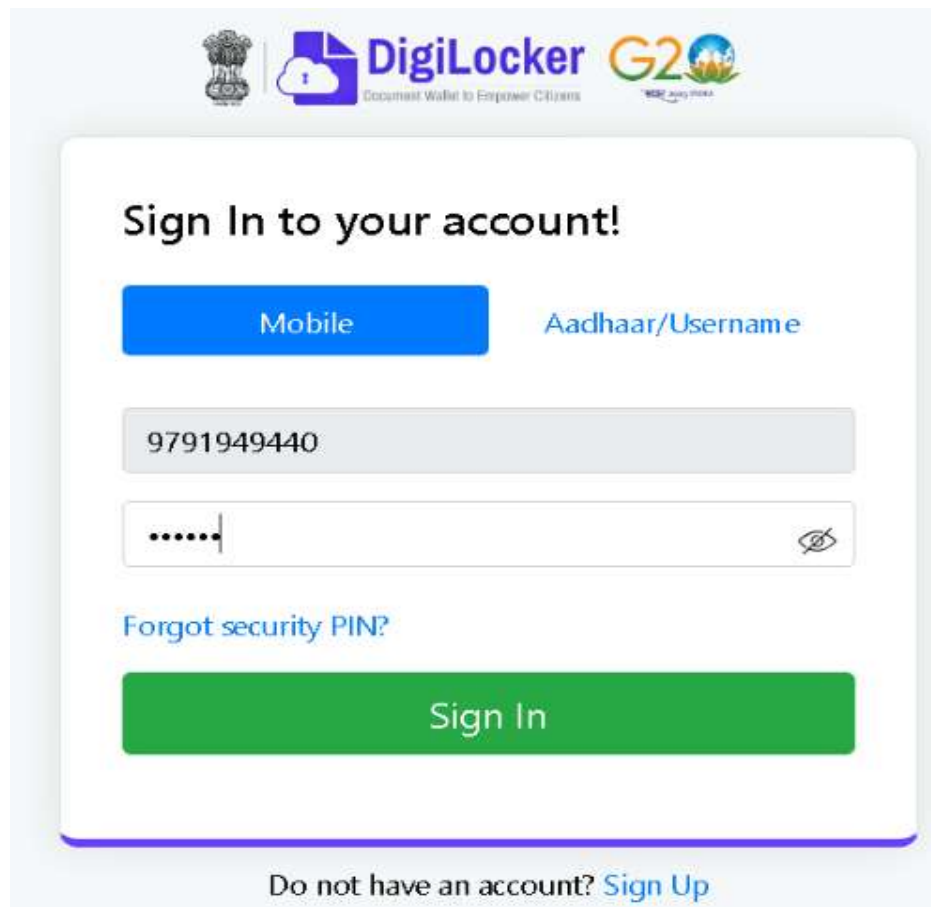


Please enter 6 digit OTP to complete verification

**Submit**

Wait for OTP **00:51**, do not refresh or close!

- Sign out and Sign in to the DigiLocker portal by entering the registered information
- Enter the registered mobile number and the password/security pin
- An OTP will be sent for verification
- Enter the OTP and hit the “Submit” button



The image shows the 'Sign In to your account!' screen of the DigiLocker portal. At the top, there are logos for the Government of India, DigiLocker, and G20. Below the title, there are two tabs: 'Mobile' (selected) and 'Aadhaar/Username'. Under the 'Mobile' tab, there is a text input field containing the number '9791949440' and a password field with five dots. To the right of the password field is an eye icon for toggling visibility. Below the password field is a link that says 'Forgot security PIN?'. At the bottom of the form is a large green 'Sign In' button. Below the form, there is a link that says 'Do not have an account? Sign Up'.

Sign In to your account!

Mobile Aadhaar/Username

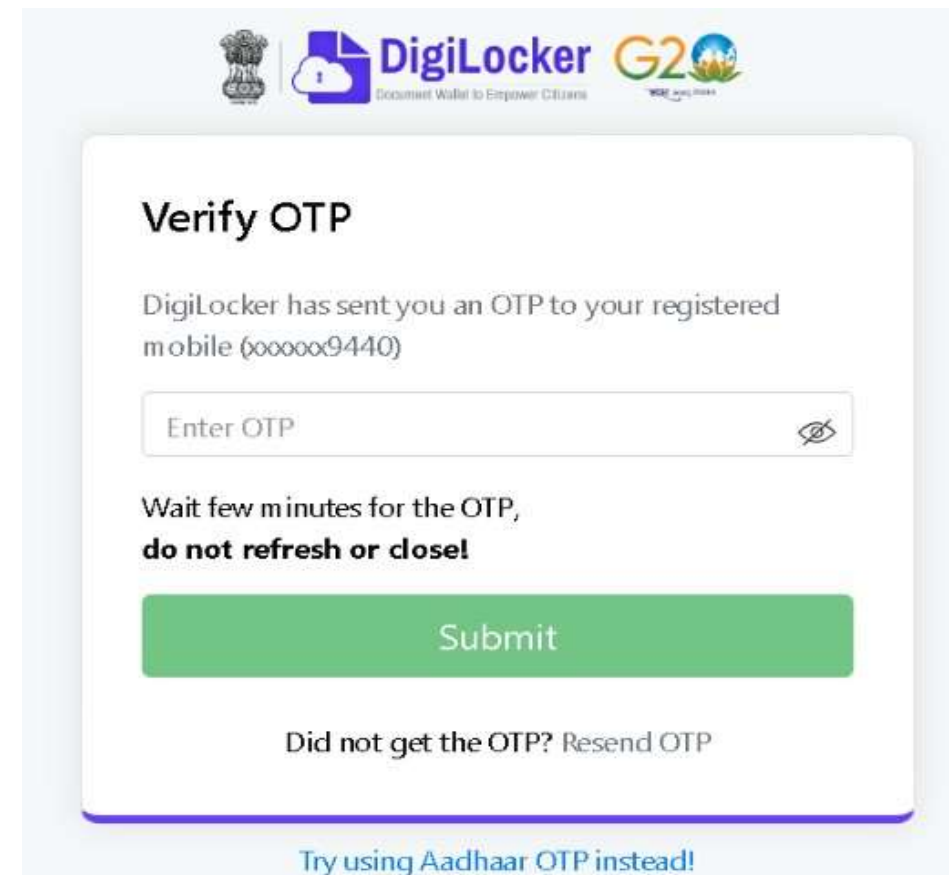
9791949440

.....

[Forgot security PIN?](#)

Sign In

Do not have an account? [Sign Up](#)



The image shows the 'Verify OTP' screen of the DigiLocker portal. At the top, there are logos for the Government of India, DigiLocker, and G20. Below the title, there is a message: 'DigiLocker has sent you an OTP to your registered mobile (xxxxxx9440)'. Below this is a text input field for the OTP, with an eye icon to its right. Below the input field, there is a message: 'Wait few minutes for the OTP, do not refresh or close!'. At the bottom of the form is a large green 'Submit' button. Below the button, there is a link that says 'Did not get the OTP? Resend OTP'. At the very bottom, there is a link that says 'Try using Aadhaar OTP instead!'.

Verify OTP

DigiLocker has sent you an OTP to your registered mobile (xxxxxx9440)

Enter OTP

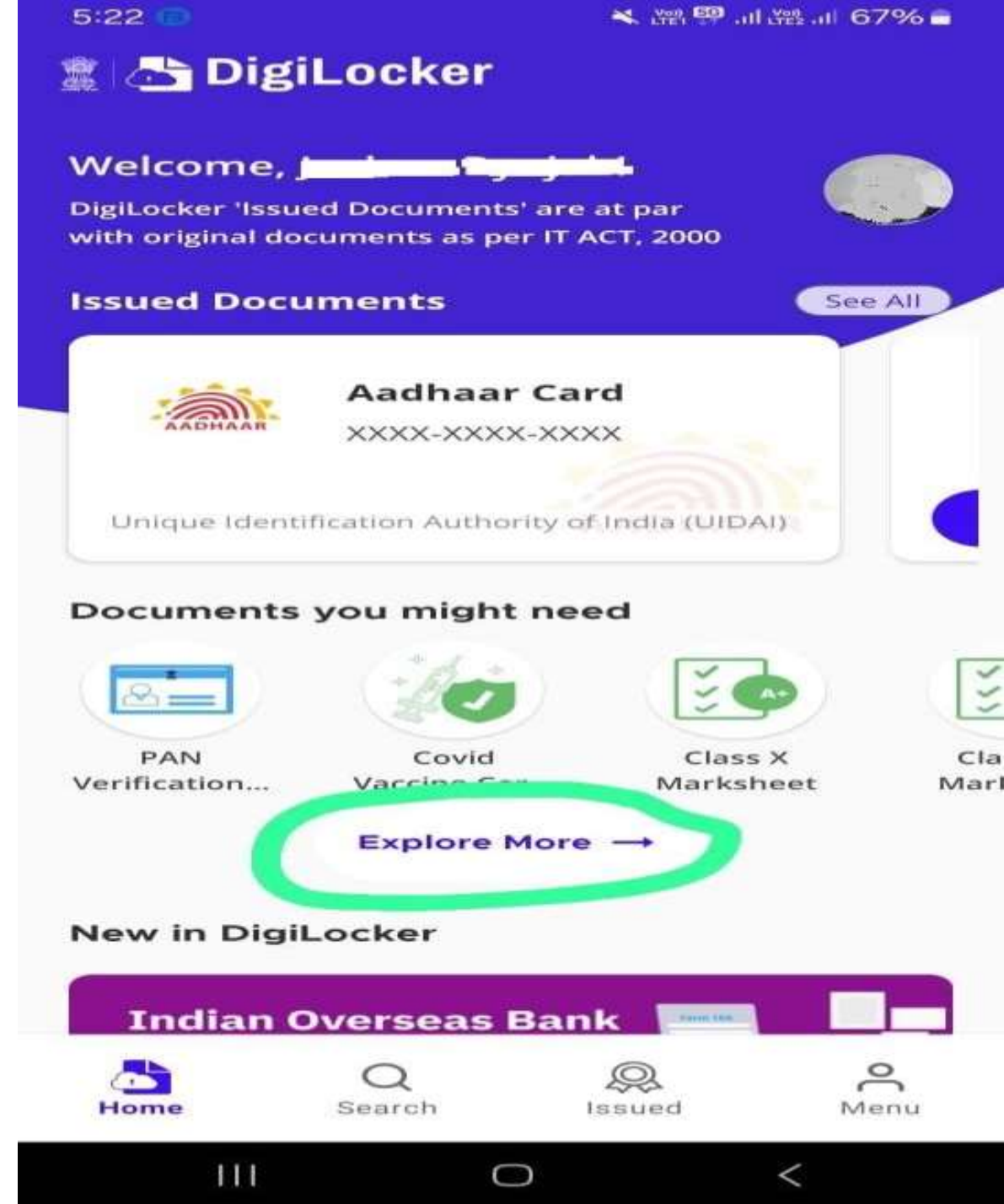
Wait few minutes for the OTP,  
**do not refresh or close!**

Submit

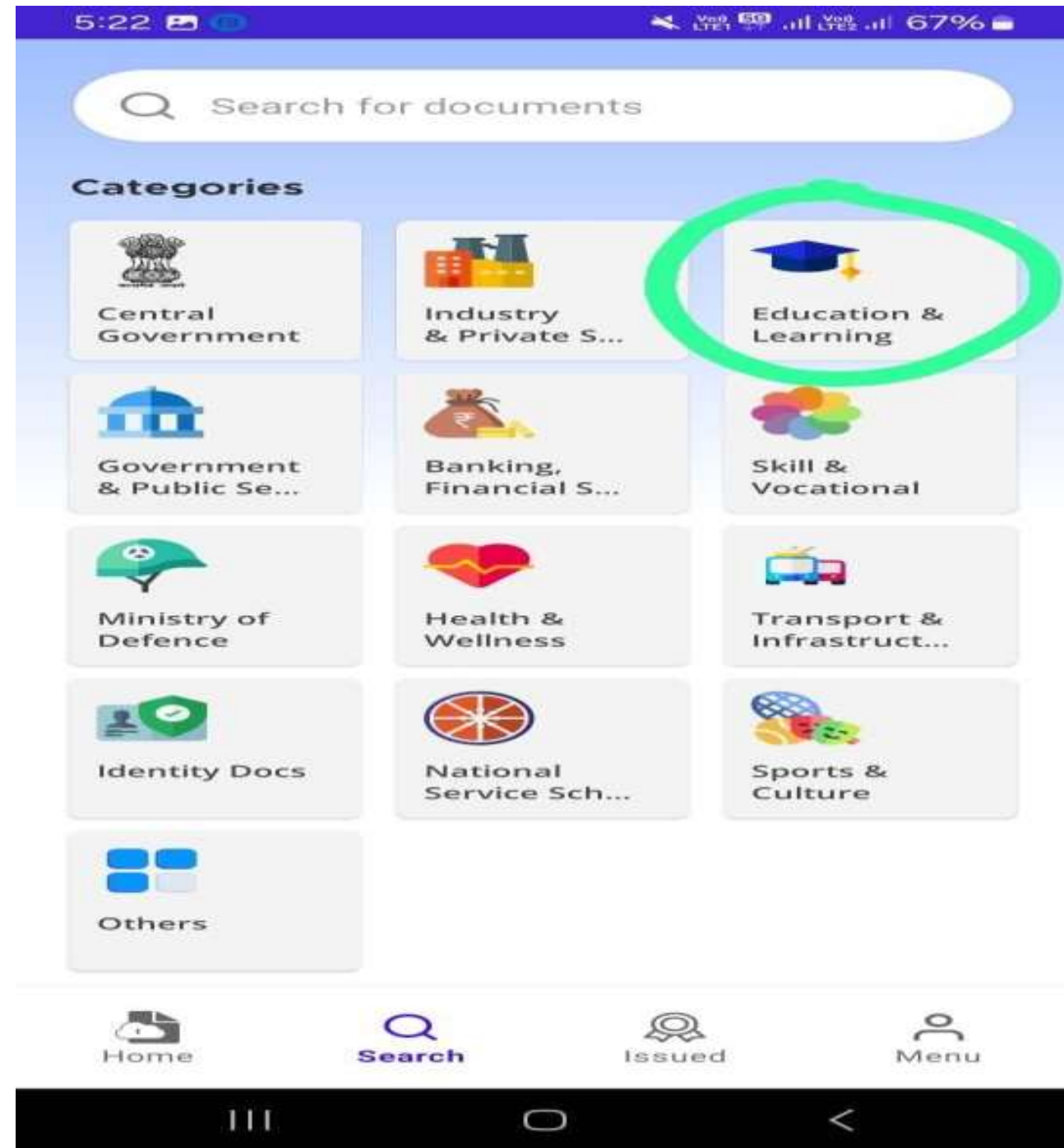
Did not get the OTP? [Resend OTP](#)

[Try using Aadhaar OTP instead!](#)

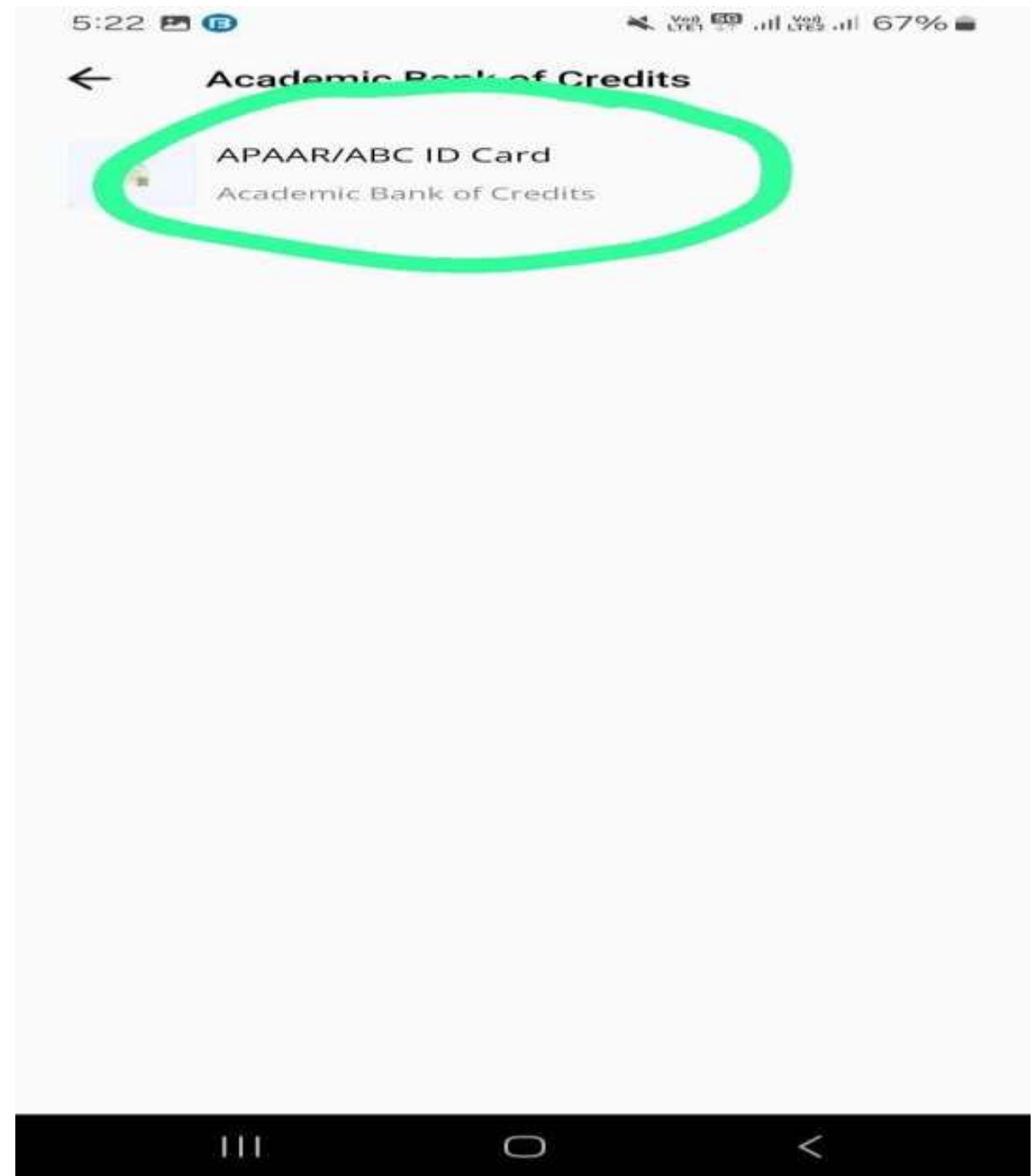
- The opening page of the Digilocker app will show your name.
- Click on 'Explore more'



- Click on 'Education and Learning'
- Or
- Type 'Academic Bank of Credits' in the search bar.



- Select the APAAR/ABC ID CARD option





- The system will generate your name and date of birth and gender.
- You will have to enter information in:
- Identity Type
- Identity Value
- Admission Year
- Institution Name

5:23 67%

← Academic Bank of Credits

APAAR/ABC ID Card

Name(from aadhaar)

Date of Birth

Gender  
Male

Identity Type \*  
Select Identity Type

Identity Value \*  
Example: 10270XX

Admission Year \*  
Select Admission Year

Select Institution Name \*

☒ I provide my consent to DigiLocker to share my details with the Issuers for the purpose of fetching my documents.

Get Document



- Options in **Identity Type** are
- Provisional APAAR
- Roll Number
- Registration Number
- Enrollment number
- New Admission
- None
- \*Select Registration Number or Roll Number which you will get from the University after registration with NEHU
- Enter the number given to you by the university in the **Identity Value** section  
Eg Roll Number- 202308043

5:23 5G 67%

← Academic Bank of Credits

APAAR/ABC ID Card

Name(from aadhaar)

Date of Birth

Gender  
Male

Identity Type \*

Select Identity Type

Provisional APAAR

Roll Number

Registration Number

Enrolment Number

New Admission

None

Get Document

- Select the year of your admission into 1<sup>st</sup> semester.

5:23 VoD 4G LTE 67%

← Academic Bank of Credits

APAAR/ABC ID Card

Name(from aadhaar)

Date of Birth

Select Admission Year

2024

2023

2022

2021

2020

2019

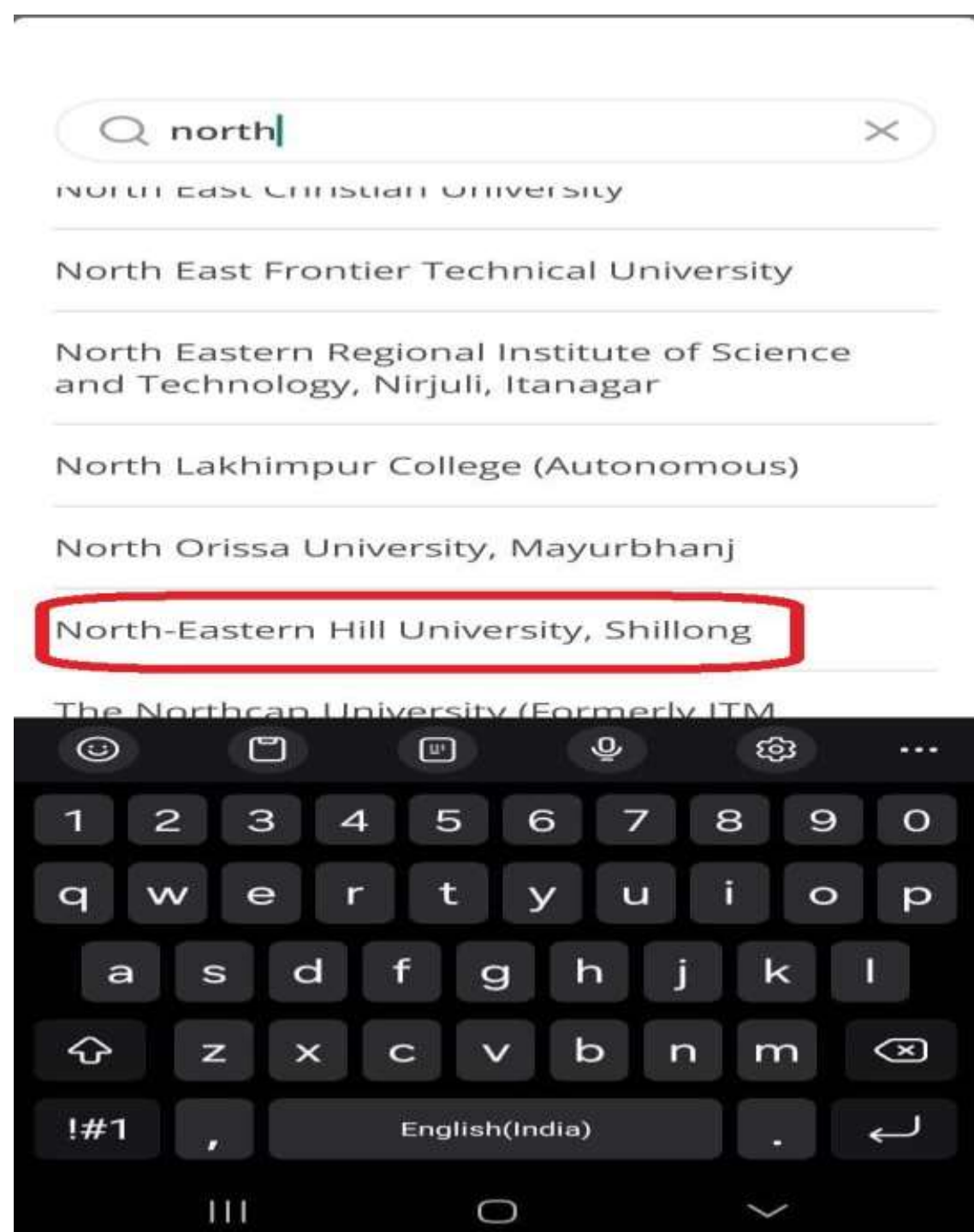
2018

2017

2016

2015

- In the list of names of institutions select
- E.g., North Eastern Hill University, Shillong



- After filling in the information
- Tick the 'Consent' option
- Then click 'Get Document'

5:23 67%

← Academic Bank of Credits

APAAR/ABC ID Card

Name(from aadhaar)

Date of Birth

Gender  
Male

Identity Type \*  
Select Identity Type

Identity Value \*  
Example: 16270XX

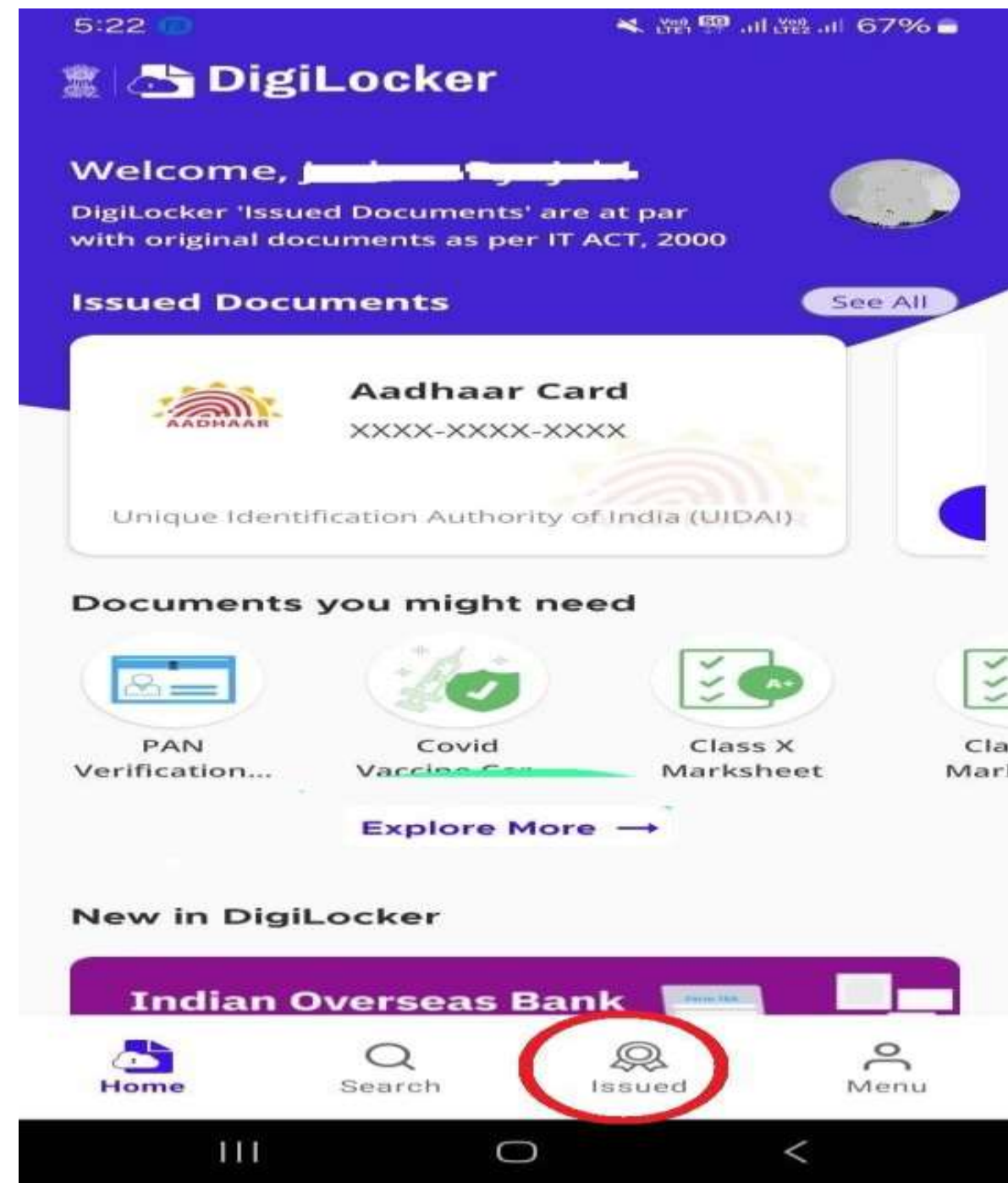
Admission Year \*  
Select Admission Year

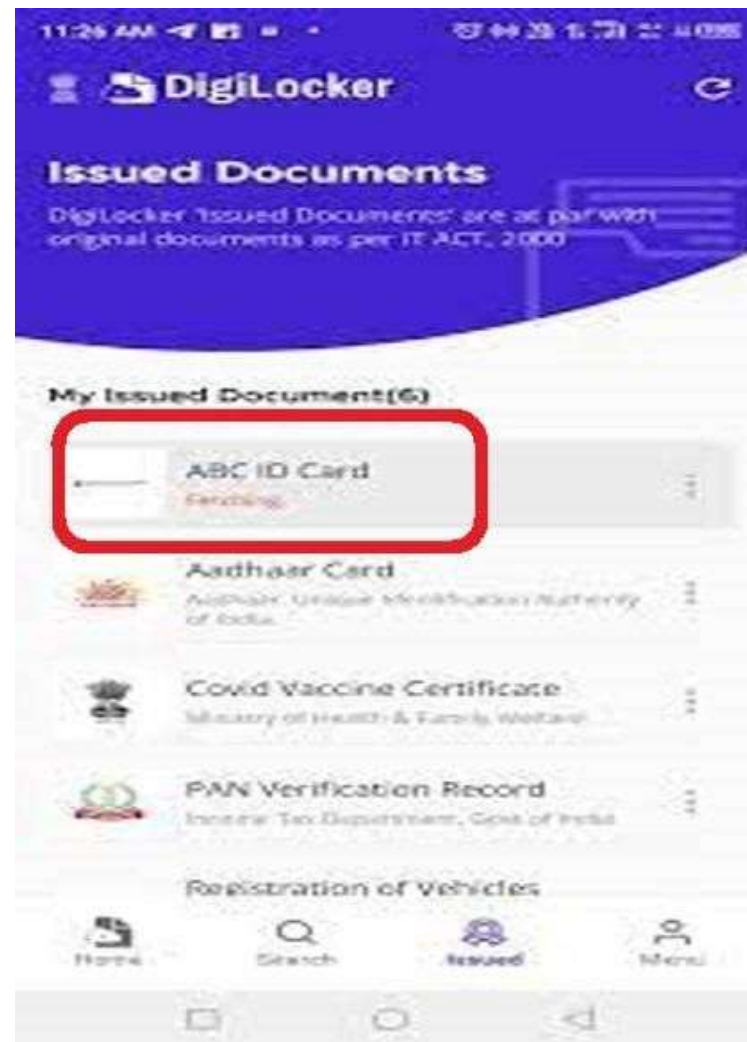
Select Institution Name \*

☒ I provide my consent to DigiLocker to share my details with the Issuers for the purpose of fetching my documents.

Get Document

- To get the ABC ID Card
- Click the 'Issued' option on the bottom of the front page of the app






- The ABC ID Card will appear in the list of issued documents
- Click on the ABC ID


Home **Step 1**

 **Issued Documents**

 Search Documents


 Drive

 DigiLocker Services

 My Profile

 Activities

 About DigiLocker


 Logout

**You have 9 Issued Documents**



DigiLocker 'Issued Documents' are at par with original documents as per IT ACT, 2000


**Step 2**


**Download**


 ABC ID Card  
500001861460


Academic Bank of Credits  
Fri, 07 Oct 2022 21:07:17 GMT


 


 Aadhaar Card


 Covid Vaccine


 Driving License

 PAN Card



 Registration

 Vaccination

 LPG Subscription Voucher

 **ACADEMIC BANK OF CREDITS**  
Ministry of Education, Government of India















**Name** [Redacted]  
**Date of Birth** [Redacted]  
**Gender** M  
**ABC ID** [Redacted]




Digitally signed on  
06/10/2022 12:47:48 IST



**Note:**

1. This digitally signed document is legally valid as per the IT Act 2000 when used electronically.
2. To verify this certificate, download DigiLocker Android application from Google Play and scan the QR code on the certificate.

 LPG Subscription Voucher

Ministry of Petroleum and Natural Gas (HPCL)

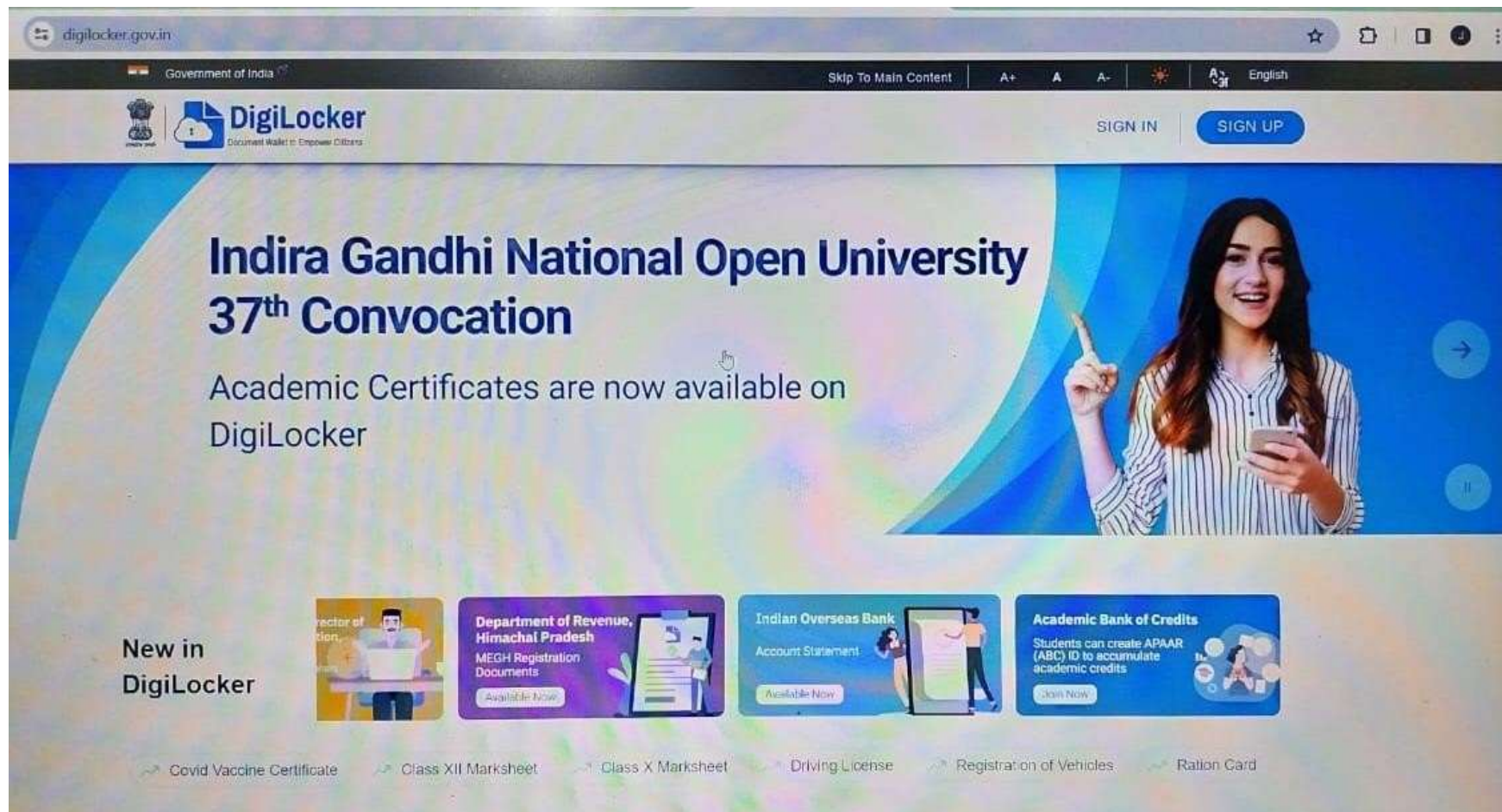
 

- The ABC ID Card will be shown.
- Note down the ABC ID number
- The ID can be also be downloaded and printed.
- Submit the ABC ID number to the college



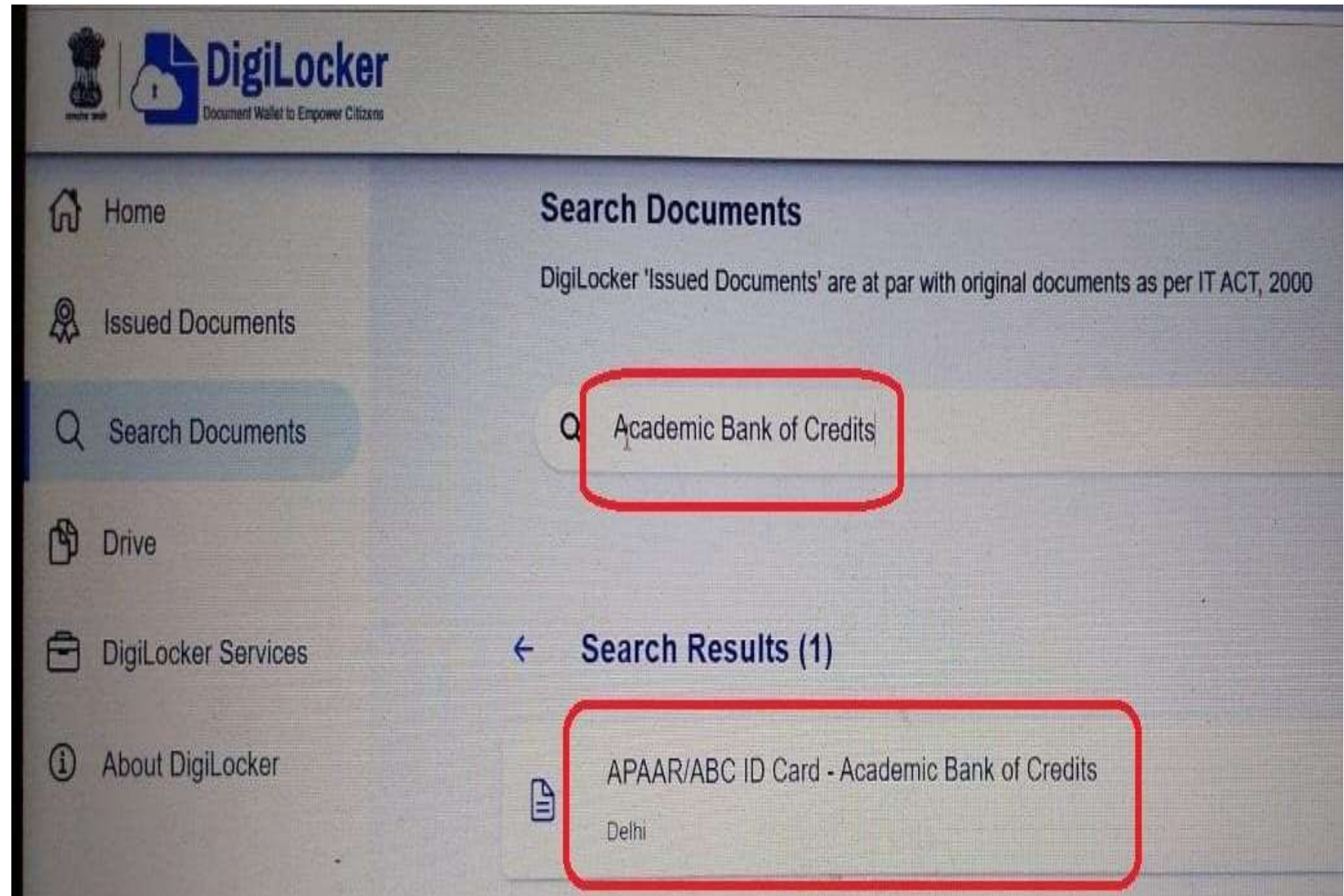
# Obtaining the ABC ID through the Digilocker website

- Go to the Digilocker website: <https://www.digilocker.gov.in/>
- Sign up in the same manner as the app. (refer to slide 7- 10)





- In the search bar type in 'Academic Bank of Credits'
- Click the option that appears



- Enter the required information
- Identity type: registration or roll number
- Identity value: registration number or roll number e.g., 202308043
- Year of admission
- Name of institution
- Tick the 'Consent' option
- Select 'Get Document'
- Go to 'Issued documents'
- Download the ABC ID Card
- Submit the ABC ID to the college

Home

Issued Documents

Search Documents

Drive

DigiLocker Services

About DigiLocker

← APAAR (ABC) ID Card

Get your document by entering the required details

Name (as per Aadhaar)

Lakshmi Sanjeevi

Date of Birth

17-09-1987

Gender

Female

Admission Year \*

2021

Identity Type \*

Roll Number

Identity Value \*

636008

Ex: 162700X

Institution Name \*

A P J Abdul Kalam Technologi...

☒

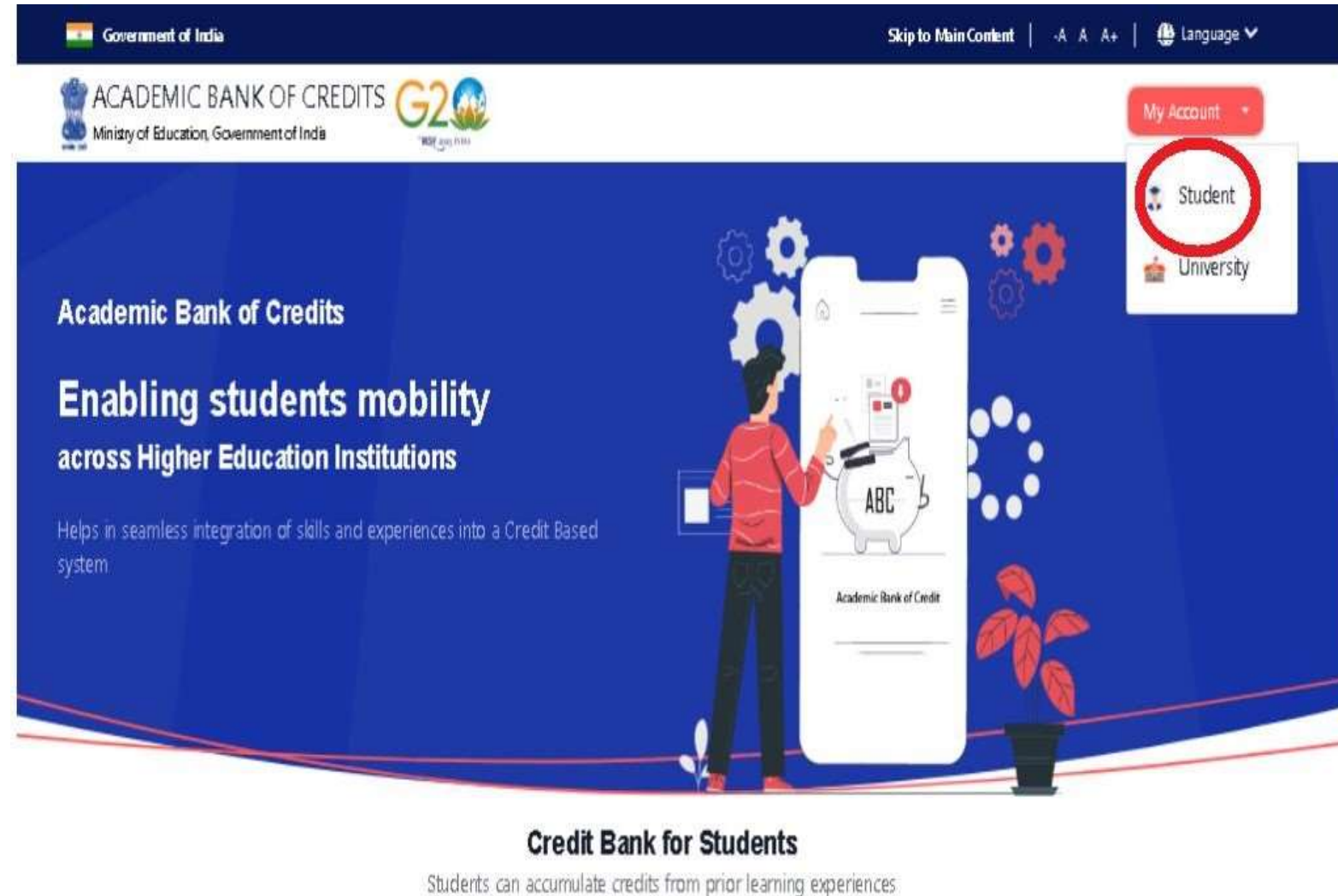
I provide my consent to DigiLocker to share my details with the Issuers for the purpose of fetching my documents.

Get Document

Academic Bank of Credits has been established on the lines of the National Academic Depository (NAD), in the sense, NAD is the backbone of ABC, where the students' academic data are held and academic awards are stored (i.e. storehouse of academic awards). Despite the fact that ABC enables students to register or commence credit transfer, the final outcomes of credit redemption and issuance of certificates, as well as the compilation of award records, are administered by academic institutions via the NAD Platform. Hence being the owner of academic awards, Academic Institutions must mandatorily register themselves under ABC via NAD

# Checking the credits obtained in a semester / course

- Go to the Academic Bank of Credits website
- <https://www.abc.gov.in/>
- Click the 'My Account' section
- Select 'Student'
- **Note:** *The student must have already registered in **DigiLocker** before proceeding.*





Meri Pehchaan NATIONAL SINGLE SIGN-ON G20 INDIA

Sign In to your account via **DigiLocker**

Mobile Username Others

Mobile\*

PIN\*

[Forgot security PIN?](#)

☐ PIN less authentication

☐ I consent to [terms of use](#).

Sign In

New user? [Sign up](#)

OR

Continue with

ई-प्रमाण e-Pramaan जन आरिचय

Meri Pehchaan NATIONAL SINGLE SIGN-ON G20 INDIA

Sign In to your account via **DigiLocker**

Mobile Username Others

Username\*

PIN\*

[Forgot security PIN?](#)

☐ PIN less authentication

☐ I consent to [terms of use](#).

Sign In

New user? [Sign up](#)

OR

Continue with

ई-प्रमाण e-Pramaan जन आरिचय

Meri Pehchaan NATIONAL SINGLE SIGN-ON G20 INDIA

Sign In to your account via **DigiLocker**

Mobile Username Others

Select ID

Select ID

Aadhaar

PAN

Driving License

PIN\*

☐ PIN less authentication

☐ I consent to [terms of use](#).

Sign In

New user? [Sign up](#)

OR

Continue with

ई-प्रमाण e-Pramaan जन आरिचय

Sign in through one of the 3 options

- Using the mobile number and security pin from Digilocker
- Using the username and security pin from Digilocker
- Using documents given in the list
- You will get an OTP and once the OTP is entered, you shall be directed to the ABC Dashboard

- If you already have an ABC ID, submitted the ABC ID to the college and the college has entered your credits then the following information will be shown. (Given below is a sample)



# ACADEMIC BANK OF CREDITS

Ministry of Education, Government of India

Logout



Hello  
**Abhinav Sharma !**  
**600**

Total Academic Credit Points

## Credit Points Accumulation

**ACADEMIC BANK OF CREDITS**  
APAAR (ABC) ID  
**201**  
**Abhinav Sharma**  
We use basic information from your Digilocker account to identify you and allow access to ABC platform

S.No.	Academic Institution	Course	Session	Credit Points	Action
1		BACHELOR OF TECHNOLOGY	2021-2025	600	

Showing 1 to 1 of 1 entries

Previous

1

Next

## Credit Points Transfer History

# Common FAQs

## **Q1. Is there any regulation related to ABC?**

**A1.** Yes, UGC has issued a regulation namely the University Grant Commission (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021.

## **Q2. Which institution can join ABC?**

**A2.** All Universities in India established or incorporated by or under a Central Act, a Provincial Act or a State Act; the institutions Deemed-to be Universities declared as such under Section 3 of the University Grants Commission Act, 1956 (3 of 1956); and the Autonomous Colleges as defined in these regulations and the Institutions of National-Importance as declared by the Government of India and specially empowered by an Act of Parliament to confer or grant degrees.

## **Q3. Which students can join ABC?**

**A3.** All students who are affiliated to above mentioned institution.

## **Q4. How credits would be implemented?**

**A4.** Registered Higher Education Institutions shall, with the approval of their statutory authorities, amend the extant Ordinances relating to acceptance for inter-disciplinary and multi-disciplinary courses, Credits to be offered to such courses, Credit transfers and Credits acceptance from other approved Higher Education Institutions, nature of grades to be awarded etc.

**Q5. From which academic year the facility of ABC would be applicable?**

**A5.** Credits obtained by undertaking Courses in Registered HEIs during or after the academic year 2021-2022 alone are eligible for Credit transfer, Credit accrual and credit redemption through academic bank of credits.

**Q6. Can ABC award degree/diploma/certificate?**

**A6.** No. ABC is a facility for credit accumulation transfer and redemption. Degree / Diploma / Certificate shall be awarded by the registered HEI.

**Q7. What is Academic Bank Account?**

**A7.** Academic Bank Account means an individual account with the Academic Bank of Credit opened and operated by a student, to which all academic credits earned by the student from course(s) of study are deposited, recognised, maintained, accumulated, transferred, validated or redeemed for the purposes of the award of degree / diploma / certificate etc by an awarding institution.

**Q8. What is Credit accumulation?**

**A8.** "Credit-accumulation" means the facility created by ABC in the Academic Bank Account opened by students in order to transfer and consolidate the credits earned by them by undergoing courses.

**Q9. What is Credits-recognition?**

**A9.** "Credits-recognition" means the credits earned through a registered Higher Educational Institution and transfer directly to the ABC by such HEIs.

**Q10. What is Credits-transfer?**

**A10.** "Credit-transfer" means the mechanism by which registered HEIs are able to receive or provide prescribed credits to individual Academic Bank Accounts in adherence to the UGC credit norms for the course undertaken by students enrolled in any registered HEIs within India.

**Q11. What is Credits-Redemption?**

**A11.** "Credit-redemption" means the process of commuting the accrued credits in the Academic Bank Accounts of the students maintained in ABC for the purpose of fulfilling the credits requirements for the award of Degrees or Diplomas or Certificates or course work for Ph.D. programs etc. by the registered degree awarding HEIs.

**Q12. For how long will the ABC accumulated credits be available in the system?**

**A12.** Credits deposited in the ABC platform will be valid for a maximum of seven years or the duration specified for a given discipline.



Thank you